

Appl. No. 09/775,278
Response dated December 15, 2005
Reply to Office Action of August 10, 2005

IN THE CLAIMS:

Please amend the claims to read as follows:

1-59 were previously cancelled.

60. (currently amended) A method of improving the loss ratio on a book of insurance for an underwriter, the book comprising insurance policies for a set of insured entities, the method comprising the steps of:

a) obtaining a set of policy information for the insured entities upon which binding of each policy was based;

[a]b) using a computer having a user interface display for inputting data from responses to a set of survey questions, the display including a plurality of spaces for survey data input;

[b]c) surveying at least a first portion of the set of insured entities, the survey eliciting responses to the set of survey questions in step "[a]b";

[c]d) on an individual basis, for at least a second portion of the set of entities surveyed, inputting data from the responses received in step "[b]c" into the computer at the spaces provided for in the display in step "[a]b";

[d]e) attempting to validate the policy information obtained in step "a" by comparing based on the data inputted during step "[c]d" on an individual basis[,] with at least a portion of the policy information obtained in step "a", and for at least a third portion of the set of entities surveyed, having the computer flag each insured entity that does not meet a set predefined underwriting criteria; and

[e]f) reporting to the underwriter survey information on at least a fourth portion of the insureds who were flagged in step "[d]e".

61. (currently amended) The method of claim 60, further comprising the step of obtaining electronically from the underwriter a set of policy information for the insured entities to be surveyed upon which binding of each policy was based, comprising wherein the set of policy information comprises each insured's name, insurance classification codes, number of

employees, and payroll.

62. (previously presented) The method of claim 60, wherein at least one space including a plurality of radio buttons for inputting data from survey responses to at least one of the survey questions.

63. (previously presented) The method of claim 60, wherein the display includes a plurality of input screens for inputting data from survey responses.

64. (currently amended) The method of claim 60, wherein step “[b]c” is performed using a telephone.

65. (previously presented) The method of claim 60, wherein the display includes an input for placing a subjective opinion of a surveyor regarding each individual insured entity being surveyed.

66. (cancelled).

67. (currently amended) The method of claim 60, further comprising the steps of obtaining electronically from the underwriter a set of names of insurance agents indexed to each insured entity to be surveyed and reporting the respective agent's name along with the insured's flagged in step "d".

68. (previously presented) The method of claim 60, wherein at least one predefined underwriting criteria is selected from the group consisting of:

- (i) performing work over a set height;
- (ii) performing work under a set depth;
- (iii) performing work in confined spaces;
- (iv) performing work over navigable water; and
- (v) performing roofing installation or repair work or replacement.

69. (currently amended) The method of claim 60, wherein at least one predefined underwriting criteria is selected from the group consisting of:

- (i) performing work in asbestos abatement;
- (ii) performing work in handling hazardous materials classified as hazardous waste under federal, state, or local laws or regulations; and

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(iii) performing work in the area of removing lead based paint.

70. (previously presented) The method of claim 60, wherein at least one predefined underwriting criteria is selected from the group consisting of:

- (i) performing work in demolition;
- (ii) performing work in blasting; and
- (iii) performing work using snow plows.

71. (previously presented) The method of claim 60, wherein at least one predefined underwriting criteria is selected from the group consisting of:

- (i) performing out-of-state work for a number of days during the respective insured's policy period which is greater than a set maximum for out-of-state work; and
- (ii) using casual labor for a number of days during the respective insured's policy period which is greater than a set maximum for casual labor.

72. (currently amended) The method of claim 60, wherein at least one predefined underwriting criteria is selected from the group consisting of:

- (i) having a payroll greater than a set amount for payroll during the respective insured's policy period when compared to a payroll information for the respective insured;
- (ii) having a number of employees greater than a set amount for employees during the respective insured's policy period when compared to the employee information provided for the respective insured; and
- (iii) having a number of subcontractors greater than a set amount for subcontractors during the respective insured's policy period when compared to the subcontractor information provided for the respective insured; and
- (iv) ~~using equipment not consistent with a classification code provided for such insured.~~

73. (previously presented) The method of claim 60, wherein an insured entity is

flagged in step "d" when a survey of the insured entity cannot be completed in a set number of attempts.

74. (previously presented) The method of claim 60, wherein the book of insurance is worker's compensation insurance.

75. (previously presented) The method of claim 60, wherein the book of insurance is general liability insurance.

76. (currently amended) The method of claim 74, wherein in step "[a]b" the computer includes a computer data base comprising questions for numerically scoring insured entities in accordance with a set of predefined ranking criteria based on underwriting criteria; in step "[d]e" having the computer calculate a numerical ranking score based on the set of predefined ranking criteria in step "[a]b" and the data inputted during step "[c]d"; and in step "[e]f" reporting survey information on insureds whose ranking scores calculated in step "[d]e" satisfies a first range.

77 through 93 (cancelled).

94. (currently amended) The method of claim 76, wherein at least one numerical ranking value is added in step "[d]e" to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing work over a set height;
- (ii) performing work under a set depth;
- (iii) performing work in confined spaces;
- (iv) performing work over navigable water; and
- (v) performing roofing installation or repair work or replacement.

95. (currently amended) The method of claim 76, wherein at least one numerical ranking value is added in step "[d]e" to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing work in asbestos abatement;

- (ii) performing work in handling hazardous materials classified as hazardous waste under federal, state, or local laws or regulations; and
- (iii) performing work in the area of removing lead based paint.

96. (currently amended) The method of claim 76, wherein at least one numerical ranking value is added in step “[d]e” to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing work in demolition;
- (ii) performing work in blasting; and
- (iii) performing work using snow plows.

97. (currently amended) The method of claim 76, wherein at least one numerical ranking value is added in step “[d]e” to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing out-of-state work for a number of days during the respective insured's policy period which is greater than a set maximum for out-of-state work; and
- (ii) using casual labor for a number of days during the respective insured's policy period which is greater than a set maximum for casual labor.

98. (currently amended) The method of claim 76, wherein at least one numerical ranking value is added in step “[d]e” to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) having a payroll greater than a set amount for payroll during the respective insured's policy period when compared to a payroll information provided by the insurer for the respective insured;
- (ii) having a number of employees greater than a set amount for employees during the respective insured's policy period when compared to the

employee information provided by the insurer for the respective insured;
and

- (iii) having a number of subcontractors greater than a set amount for subcontractors during the respective insured's policy period when compared to the subcontractor information provided by the insurer for the respective insured; and
- (iv) ~~using equipment not consistent with a classification code provided by the insurer for such insured.~~

99. (currently amended) The method of claim 76, wherein a numerical ranking value is added in step “[d]e” to the score of each insured entity wherein a survey cannot be completed in a set number of attempts.

100. (currently amended) The method of claim 76, further comprising the steps of obtaining electronically from the underwriter a set of names of insurance agents indexed to each insured entity to be surveyed and reporting the respective agent's name along with the numerical ranking scores calculated in step “e”.

101. (previously presented) The method of claim 76, further comprising the step of obtaining electronically from the underwriter a set of policy information for the insured entities to be surveyed upon which binding of each policy was based, comprising each insured's name, insurance classification codes, number of employees, and payroll.

102. (previously presented) The method of claim 76, wherein the survey is performed by an audit service provider who is not an employee of the underwriter.

103. (previously presented) The method of claim 76, further comprising the step of providing information on loss prevention and loss management during the survey to the insured entity being surveyed.

104. (currently amended) The method of claim 60, wherein in step “[b]c” a telephone is used in the survey and in step “[d]e” comparing the responses inputted in step “[c]d” with answers contained in information supplied by a third party and identifying inconsistent answers; and in step “[e]f” reporting insureds having inconsistent answers to an underwriter which can

determine whether or not an insurance premium of the insured should be adjusted.

105. (currently amended) The method of claim 60, wherein the set of insured entities having been bound within a first defined period of time; wherein in step “[a]b” the computer includes a computer data base comprising questions for identifying insured entities that satisfy a set of predefined ranking criteria based on underwriting criteria.

106. (currently amended) The method of claim 75, wherein in step “[a]b” the computer includes a computer data base comprising questions for numerically scoring insured entities in accordance with a set of predefined ranking criteria based on underwriting criteria; in step “[d]e” having the computer calculate a numerical ranking score based on the set of predefined ranking criteria in step “[a]b” and the data inputted during step “[c]d”; and in step “[e]f” reporting survey information on insureds whose ranking scores calculated in step “[d]e” satisfies a first range.

107 through 123 (cancelled)

124. (currently amended) The method of claim 106, wherein at least one numerical ranking value is added in step “[d]e” to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing work over a set height;
- (ii) performing work under a set depth;
- (iii) performing work in confined spaces;
- (iv) performing work over navigable water; and
- (v) performing roofing installation or repair work or replacement.

125. (currently amended) The method of claim 106, wherein at least one numerical ranking value is added in step “[d]e” to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing work in asbestos abatement;
- (ii) performing work in handling hazardous materials classified as hazardous waste under federal, state, or local laws or regulations; and

(iii) performing work in the area of removing lead based paint.

126. (currently amended) The method of claim 106, wherein at least one numerical ranking value is added in step “[d]e” to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing work in demolition;
- (ii) performing work in blasting; and
- (iii) performing work using snow plows.

127. (currently amended) The method of claim 106, wherein at least one numerical ranking value is added in step “[d]e” to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing out-of-state work for a number of days during the respective insured's policy period which is greater than a set maximum for out-of-state work; and
- (ii) using casual labor for a number of days during the respective insured's policy period which is greater than a set maximum for casual labor.

128. (currently amended) The method of claim 106, wherein at least one numerical ranking value is added in step “[d]e” to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) having a payroll greater than a set amount for payroll during the respective insured's policy period when compared to a payroll information provided by the insurer for the respective insured;
- (ii) having a number of employees greater than a set amount for employees during the respective insured's policy period when compared to the employee information provided by the insurer for the respective insured;
and

- (iii) having a number of subcontractors greater than a set amount for subcontractors during the respective insured's policy period when compared to the subcontractor information provided by the insurer for the respective insured; and
- (iv) ~~using equipment not consistent with a classification code provided by the insurer for such insured.~~

129. (currently amended) The method of claim 106, wherein a numerical ranking value is added in step “[d]e” to the score of each insured entity wherein a survey cannot be completed in a set number of attempts.

130. (currently amended) The method of claim 106, further comprising the steps of obtaining electronically from the underwriter a set of names of insurance agents indexed to each insured entity ~~to be surveyed and reporting the respective agent's name along with the insured's flagged in step “c”.~~

131. (previously presented) The method of claim 106, further comprising the step of obtaining electronically from the underwriter a set of policy information for the insured entities to be surveyed upon which binding of each policy was based, comprising each insured's name, insurance classification codes, number of employees, and payroll.

132. (previously presented) The method of claim 106, wherein the survey is performed by an audit service provider who is not an employee of the underwriter.

133. (previously presented) The method of claim 106, further comprising the step of providing information on loss prevention and loss management during the survey to the insured entity being surveyed.